

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicole Fletcher
Debtor

Case No. 15-00667-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: KADavis
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: May 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2019.

db +Nicole Fletcher, 253 Victory Lane, Long Pond, PA 18334-8007
4619103 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions Inc. on behalf of USA Funds,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
4615608 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4608381 +BERKHEIMER TAX ADMINISTRATOR, ATTN. MELISSA RISSMILLER, 50 NORTH SEVENTH STREET,
BANGOR, PA 18013-1731
4608383 CHASE MORTGAGE, PO BOX 24696, COLUMBUS, OH 43224-0696
4635215 +Chase Manhattan Mortgage Corp, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705
4846902 +Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
4608384 +FIDELITY INVESTMENTS INSTITUT, OPERATIONS COMPANY INC, 82 DEVONSHIRE STREET,
BOSTON, MA 02109-3605
5025853 GLHEC & Affiliates: GLHEC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
4665959 JPMorgan Chase Bank, N.A. successor by merger to B, National Payment Services,
P.O. Box 24785, Columbus, OH 43224-0785
4608389 +MCCABE WEISBERG & CONWAY, 123 S BROAD ST STE 1400, PHILADELPHIA, PA 19109-1060
4608391 +POCONO MED CENTER, PO BOX 822009, PHILADELPHIA, PA 19182-2009
4608392 +THE BANK OF NY MELLON, C/O MCCABE WEISBERG, 123 S BROAD ST STE 1400,
PHILADELPHIA, PA 19109-1060
5000021 +The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation,
20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
5007953 +The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglass Road, Anaheim, CA 92806-5948
5007954 +The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglass Road, Anaheim, CA 92806, The Bank of New York Mellon, et al,
c/o Carrington Mortgage Services, LLC 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com May 30 2019 19:16:14 Ditech Financial LLC,
PO BOX 0049, Palatine, IL 60078
4608382 +EDI: CAPITALONE.COM May 30 2019 23:13:00 CAPITAL ONE BANK, ATTN BANKRUPTCY DEPT,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4608385 +EDI: PHINAMERI.COM May 30 2019 23:13:00 GM FINANCIAL, PO BOX 181145,
ARLINGTON, TX 76096-1145
4608386 EDI: RMSC.COM May 30 2019 23:13:00 GREEN TREE SERVICING, 332 MINNESOTA ST, SUITE 610,
ST. PAUL, MN 55101
4615429 E-mail/Text: bankruptcy.bnc@ditech.com May 30 2019 19:16:14 Green Tree Servicing, LLC,
P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
4608387 +EDI: HFC.COM May 30 2019 23:13:00 HSBC BANK, PO BOX 9, BUFFALO, NY 14240-0009
4608388 +EDI: RESURGENT.COM May 30 2019 23:13:00 LVNV FUNDING LLC, PO BOX 10497,
GREENVILLE, SC 29603-0497
4608390 +EDI: NAVIENTFKASMSERV.COM May 30 2019 23:13:00 NAVIENT, PO BOX 9500,
WILKES-BARRE, PA 18773-9500
4633926 EDI: NAVIENTFKASMSERV.COM May 30 2019 23:13:00 Navient Solutions, Inc., P.O. Box 9640,
Wilkes-Barre, PA 18773-9640
4608393 +E-mail/Text: bankruptcydepartment@tsico.com May 30 2019 19:16:30 TRANSWORLD SYS INC 99,
PO BOX 15636, WILMINGTON, DE 19850-5636

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.
cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
cr* +The Bank Of New York Mellon, et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglass Road, Anaheim, CA 92806-5948
cr* +The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation,
20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2019 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor JPMorgan Chase Bank, N.A. to Bank One
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as
Trustee for The Certificateholders of the CWABS INC., Asset-Backed Certificates, Series 2005-13
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Celine P DerKrikorian on behalf of Creditor JPMorgan Chase Bank, N.A. to Bank One
ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor JPMorgan Chase Bank, N.A. successor by merger to
Bank One, N.A. ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
J. Zac Christman on behalf of Debtor 1 Nicole Fletcher zac@fisherchristman.com,
office@fisherchristman.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York
as Trustee for The Certificateholders of the CWABS INC., Asset-Backed Certificates, Series
2005-13 bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Nicole Fletcher
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Nicole Fletcher**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:15-bk-00667-RNO**

Social Security number or ITIN **xxx-xx-7437**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole Fletcher

**By the
court:**

5/30/19



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.